

In re:  
Emily I Tolomeo  
Debtor

Case No. 24-14220-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 13, 2025

User: admin  
Form ID: ntcabuse

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db	+ Emily I Tolomeo, 2230 Route 70 W Ste 2 #1266, Cherry Hill, NJ 08002-3338
14958695	+ Navy Federal Credit Union, 5990 West Creek Rd Suite 200, Independence, OH 44131-2191

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14949313	Email/PDF: AffirmBKNotifications@resurgent.com	Jan 14 2025 00:32:50	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
14949314	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 14 2025 00:23:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14949315	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 14 2025 00:32:34	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
14949316	Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2025 00:23:00	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
14949317	Email/Text: ext_ebn_inbox@navyfederal.org	Jan 14 2025 00:24:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
14949318	Email/Text: Bankruptcy.Notices@pnc.com	Jan 14 2025 00:23:00	PNC Bank, 300 Fifth Avenue, Pittsburgh, PA 15222
14949319	^ MEBN	Jan 14 2025 00:16:11	Syncb/Old Navy, PO Box 8803, Wilmington, DE 19899-8803
14949320	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 00:32:41	Synchrony Bank/American Eagle, PO Box 71727, Philadelphia, PA 19176-1727
14949321	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 00:32:34	Synchrony Bank/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
14949322	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 00:32:49	Synchrony Bank/Lowes, PO Box 71727, Philadelphia, PA 19176-1727

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0313-2

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belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2025 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Emily I Tolomeo brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
KACIE CARTWRIGHT	on behalf of U.S. Trustee United States Trustee kacie.cartwright@usdoj.gov
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
SCOTT DAVID FINK	on behalf of Creditor Navy Federal Credit Union sfink@weltman.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Form ntcabuse

**UNITED STATES BANKRUPTCY COURT**

Eastern District of Pennsylvania

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Case No.: 24-14220-amc  
Chapter: 7  
Judge: Ashely M. Chan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emily I Tolomeo  
aka Emily I Rea  
2230 Route 70 W Ste 2 #1266  
Cherry Hill, NJ 08002

Social Security / Individual Taxpayer ID No.:

xxx-xx-8787

Employer Tax ID / Other nos.:

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**STATEMENT OF PRESUMED ABUSE**

As required by 11 U.S.C. Sec. 704(b)(1)(A), the United States Trustee has reviewed the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. Sec. 707(b)(2)(A), and, pursuant to 11 U.S.C. Sec. 704(b)(2), the United States Trustee has determined that: (1) the debtor's(s') case should be presumed to be an abuse under section 707(b); and (2) the product of the debtor's current monthly income, multiplied by 12, is not less than the requirements specified in section 704(b)(2)(A) or (B). As required by 11 U.S.C. Sec. 704(b)(2) the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under section 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. Sec. 707(b)(2)(B). Filed by United States Trustee. (CARTWRIGHT, KACIE)

Dated: 1/13/25

United States Trustee